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In response to Office Action dated March 24, 2006

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REMARKS

This is in response to the Office Action mailed on March 24, 2006. Claims 25-41 were pending in the application, and the pending claims were rejected. With this amendment, the independent claims, i.e., claims 25, 32, and 37 are amended. The remaining claims are unchanged and no claims are added.

Claims 25-26, 28-33, 35-38, and 40-41 were rejected under 35 U.S.C. 103(a) as being unpatentable over Moran in view of Atkins. Applicants respectfully submit that the amended claims are patentably distinguishable from the prior art because the amended independent claims contain features or limitations not shown or suggested in the prior art. Accordingly, these features or limitations would be missing from any proposed combination of references of the prior art.

The independent claims contain the limitations of "selecting . . . a type of configuration and an amount of coaching advice from a plurality of service levels wherein the plurality of service levels each include a unique combination of type of product configuration and amount of coaching advice." The prior art does not show these features. Neither of the references teaches nor suggests the features of "a plurality of service levels wherein the plurality of service levels each include a unique combination of type of product configuration and amount of coaching advice" and where selecting "a type of product configuration and an amount of coaching advice" is "based on user preferences." Because these features are missing from each of the references separately, they would be missing from any proposed combination of the references.

Also, the prior art does not suggest that the references could be so modified to include these features in a proposed combination. The prior art presents a large amount of information and services to the financial professionals or occasional non-financial professional users. The prior art assumes a certain high level of sophistication in the

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financial professionals or occasional non-financial professional users. The large amount of information and services of the prior art are necessary for the financial professional to adequately service the user – the financial professional could not properly serve the different needs of the clients without such a full service system, and the occasional user can disregard the features the user does not want.

On the other hand, a system designed for the non-professional financial advisor, such as that set forth in the present claims can provide benefits not possible with the prior art systems. The users are able to select the service levels that are best suited for that user, and not otherwise have to pay or deal with the complexity of features or services that user does not want or understand. Accordingly, Applicants respectfully submit that the amended features of the present claims are neither shown nor suggested in the prior art of record.

Applicants respectfully submit that independent claims 25, 32, and 37 are patentably distinguishable from the prior art. The respective dependent claims in this rejection, i.e., 26 and 28-31; 33 and 35-36; 38 and 40-41; are therefore also patentably distinguishable from the prior art.

Dependent claims 27, 34, and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moran in view of Atkins as applied to independent claims 25, 32, and 37, and further in view of Maggioncalda. Maggioncalda also does not teach or suggest the amended features of the Independent claims. For the reasons stated above, Applicants respectfully submit that claims 27, 34, and 39 are patentably distinguishable from the prior art.

Applicants respectfully submit that the pending claims are distinguishable from the prior art and respectfully request removal of the rejection and favorable action and allowance of the application.

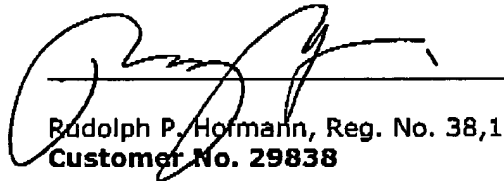
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CONCLUSION

In the event a telephone conversation would expedite the allowance of the present application, the undersigned may be reached at 612-607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-376002).

Respectfully submitted,



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